

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MARYLAND
GREENBELT DIVISION**

In re:

CHARLES S MCINTOSH
JOANNA TILLMAN MCINTOSH
Debtor(s)

Case No. 07-22657-WIL

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

NANCY L. SPENCER GRIGSBY, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/13/2007, and was converted to chapter 13 on 01/22/2008.
- 2) The plan was confirmed on 09/04/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/22/2013.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 74.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$3,725.00.
- 10) Amount of unsecured claims discharged without payment: \$28,639.20.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$57,265.00
Less amount refunded to debtor	\$2,377.41

NET RECEIPTS: **\$54,887.59**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,974.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,532.45
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,506.45**

Attorney fees paid and disclosed by debtor: \$526.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCESS COUNSELING SERVICE	Unsecured	302.00	NA	NA	0.00	0.00
AFNI INC	Unsecured	481.25	NA	NA	0.00	0.00
AMCA	Unsecured	388.12	NA	NA	0.00	0.00
BGE	Unsecured	430.17	315.40	315.40	315.40	0.00
BGE	Unsecured	0.00	436.95	436.95	436.95	0.00
BGE	Unsecured	0.00	215.68	215.68	215.68	0.00
CAVALRY PORTFOLIO SERVICES	Unsecured	2,295.37	2,295.37	2,295.37	2,295.37	0.00
CCS HARTFORD INSURANCE	Unsecured	534.03	NA	NA	0.00	0.00
CENTRAL COLLECTION UNIT	Unsecured	5,919.00	6,318.66	6,318.66	6,318.66	0.00
CHEVRON	Unsecured	500.00	NA	NA	0.00	0.00
CHILDREN'S HOSPITAL	Unsecured	972.41	NA	NA	0.00	0.00
CITGO	Unsecured	1,100.00	NA	NA	0.00	0.00
COMMUNITY RADIOLOGY ASSN	Unsecured	600.35	NA	NA	0.00	0.00
COMPTROLLER OF TREASURY	Unsecured	1,383.02	40.00	40.00	40.00	0.00
COMPTROLLER OF TREASURY	Priority	432.00	567.00	567.00	567.00	0.00
COMPTROLLER OF TREASURY	Priority	732.62	1,262.00	1,262.00	1,262.00	0.00
CREDIT MGMT SERVICES	Unsecured	1,000.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES, LLC	Unsecured	1,400.00	2,017.77	2,017.77	2,017.77	0.00
DELL FINANCIAL SERVICES, LLC	Secured	0.00	200.00	200.00	0.00	0.00
DIAMOND DAY CARE	Unsecured	1,953.50	NA	NA	0.00	0.00
DRS BATZ & WEINER	Unsecured	190.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT COMPANY	Unsecured	500.00	5,624.48	5,624.48	5,624.48	0.00
GE MONEY BANK	Unsecured	0.00	843.88	843.88	843.88	0.00
GREAT EASTERN RESORT	Unsecured	1,000.00	NA	NA	0.00	0.00
IC SYSTEMS	Unsecured	367.05	NA	NA	0.00	0.00
IC SYSTEMS	Unsecured	481.25	NA	NA	0.00	0.00
IRM & H	Unsecured	6,463.61	NA	NA	0.00	0.00
JEFFERSON CAPITAL	Unsecured	432.00	NA	NA	0.00	0.00
MIDCREDIT CORP	Unsecured	556.00	NA	NA	0.00	0.00
NATIONAL CAPITAL MANAGEMENT	Unsecured	700.00	1,427.11	1,427.11	1,427.11	0.00
NORTH EAST CREDIT	Unsecured	291.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PALISADES COLLECTION LLC	Unsecured	7,326.63	NA	NA	0.00	0.00
PHILIP 66	Unsecured	100.00	NA	NA	0.00	0.00
POINT BREEZE	Secured	5,410.00	4,676.88	4,676.88	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,600.00	4,679.80	4,679.80	4,679.80	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,100.00	1,809.74	1,809.74	1,809.74	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,900.00	3,573.49	3,573.49	3,573.49	0.00
PROVIDENT BANK OF MARYLAND	Unsecured	457.24	457.24	457.24	457.24	0.00
SEARS	Unsecured	2,200.00	NA	NA	0.00	0.00
SHELL OIL	Unsecured	1,400.00	NA	NA	0.00	0.00
UNITED STATES TREASURY - IRS	Unsecured	27.83	6,960.20	6,960.20	6,960.20	0.00
UNITED STATES TREASURY - IRS	Priority	4,922.63	8,536.37	8,536.37	8,536.37	0.00
WYNDHAM VACATION	Secured	1,000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,676.88	\$0.00	\$0.00
All Other Secured	\$200.00	\$0.00	\$0.00
TOTAL SECURED:	\$4,876.88	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$10,365.37	\$10,365.37	\$0.00
TOTAL PRIORITY:	\$10,365.37	\$10,365.37	\$0.00
GENERAL UNSECURED PAYMENTS:	\$37,015.77	\$37,015.77	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,506.45</u>	
Disbursements to Creditors	<u>\$47,381.14</u>	
TOTAL DISBURSEMENTS :		<u>\$54,887.59</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/18/2014

By: /s/ NANCY L. SPENCER GRIGSBY

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.